

**PLUMAS BANCORP**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3098576	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$454	\$476	4.9%		
Loans	\$294	\$316	7.3%		
Construction & development	\$17	\$16	-7.5%		
Closed-end 1-4 family residential	\$39	\$34	-11.1%		
Home equity	\$38	\$37	-2.0%		
Credit card	\$2	\$1	-7.3%		
Other consumer	\$2	\$2	-7.6%		
Commercial & Industrial	\$29	\$31	7.9%		
Commercial real estate	\$115	\$133	16.1%		
Unused commitments	\$79	\$76	-4.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$43	69.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$38	17.3%		
Cash & balances due	\$63	\$45	-29.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$405	\$425	4.8%		
Deposits	\$392	\$412	5.2%		
Total other borrowings	\$8	\$7	-10.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$49	\$51	5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.4%	--		
Tier 1 risk based capital ratio	13.7%	14.1%	--		
Total risk based capital ratio	15.0%	15.3%	--		
Return on equity <sup>1</sup>	2.7%	4.9%	--		
Return on assets <sup>1</sup>	0.3%	0.5%	--		
Net interest margin <sup>1</sup>	4.4%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	41.0%	41.5%	--		
Loss provision to net charge-offs (qtr)	227.3%	154.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	3.7%	21.0%	0.6%	0.0%	--
Closed-end 1-4 family residential	8.1%	5.5%	0.1%	0.4%	--
Home equity	3.9%	3.6%	0.0%	0.4%	--
Credit card	2.5%	0.3%	0.5%	2.1%	--
Other consumer	2.5%	0.2%	3.3%	-0.5%	--
Commercial & Industrial	12.2%	10.7%	0.2%	0.1%	--
Commercial real estate	4.4%	2.4%	0.1%	0.0%	--
Total loans	5.7%	4.3%	0.1%	0.1%	--